

mbna

EARN CASH BACK AND USE IT
HOWEVER YOU LIKE.

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WATCH YOUR EARNINGS GROW.

Dear Niall J. Cassidy,

As an MBNA® customer, you appreciate value. We'd like to make you an offer for a **second** MBNA credit card — the **MBNA Smart Cash® MasterCard®** credit card. It let's you earn **up to 5% cash back^{††}** on eligible purchases.

Start rewarding yourself for the things you do every day.

Earn 1% cash back[†] when you stop at the coffee shop, buy clothes, go to the movies, dine out, pay household bills — on virtually everything you buy. Earn **even more** cash back when you buy gas and groceries — **up to 5%^{††}**.

There are **no redemption hassles** — we'll send you a cheque automatically whenever your cash rewards total at least \$50 at the end of a monthly billing period. Use your cash back however you like — for travel, shopping and more.

You could start earning cash back.

Should you choose to apply, it's easy. Visit www.creditsvp.com or call **1.877.428.6060[®]**. The sooner you choose to apply, the sooner you could earn cash back on the eligible purchases you make every day. Offer expires May 4, 2012. Use priority code **CM4G**.

Sincerely,

Michael Thompson

Michael Thompson
Marketing
MBNA

P.S. That's **up to 5%** more lunch dates, fishing gear, movie nights, hockey games, family gatherings, etc.

REQUEST YOUR CARD TODAY.

5%

CASH BACK^{††}

on eligible net retail gas and
grocery purchases for the
first six months

3%

CASH BACK[†]

on eligible net retail gas
and grocery purchases
after the first six months

1%

CASH BACK[†]

on all other eligible
net retail purchases



Visit www.creditsvp.com
and quote priority code **CM4G**.



Call **1.877.428.6060[®]**
Monday–Friday 9 a.m.–9 p.m.,
Saturday 10 a.m.–6 p.m. Eastern Time.

BE GOOD WITH MONEY.

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